

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VERDARAN Z CARPENTER
SHEILA J BURRELL CARPENTER
Debtor(s)

Case No. 16-30769

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/27/2016.
- 2) The plan was confirmed on 12/07/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/14/2017.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,265.25
Less amount refunded to debtor	\$228.50

NET RECEIPTS: **\$4,036.75**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$614.92
Court Costs	\$0.00
Trustee Expenses & Compensation	\$185.83
Other	\$310.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,110.75**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLAS ACQUISITIONS LLC	Unsecured	2,328.00	NA	2,328.50	0.00	0.00
ATLAS ACQUISITIONS LLC	Secured	NA	2,328.50	2,328.50	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	710.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	597.35	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,067.00	1,780.90	1,780.90	0.00	0.00
FINGERHUT	Unsecured	775.00	NA	NA	0.00	0.00
GLEN ELLYN POLICE DEPARTMENT	Unsecured	260.00	NA	NA	0.00	0.00
GLENDALE HEIGHTS POLICE DEPAR	Unsecured	130.00	NA	NA	0.00	0.00
IL DEPT OF HUMAN SERVICES	Unsecured	1,000.00	NA	NA	0.00	0.00
IL DEPT OF HUMAN SERVICES	Unsecured	3,141.00	4,205.35	4,205.35	0.00	0.00
ILLINOIS TITLE LOANS	Unsecured	300.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	24,140.38	24,140.38	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	8,295.90	8,295.90	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	160.00	160.75	160.75	0.00	0.00
JER ASSOC	Unsecured	1,940.00	NA	NA	0.00	0.00
LINCOLN TECH INSTITUTE	Unsecured	780.00	1,653.98	1,653.98	0.00	0.00
NICOR GAS	Unsecured	163.25	4,985.46	4,985.46	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	3,610.00	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SVC	Secured	0.00	17,918.07	17,918.07	2,521.70	404.30
PRESTIGE FINANCIAL SVC	Unsecured	9,329.00	0.01	0.01	0.00	0.00
RESIDENTAL GROUP	Unsecured	4,125.00	NA	NA	0.00	0.00
SPEEDYRAPID CASH	Unsecured	874.00	673.77	673.77	0.00	0.00
ST JOHN ANESTHESIOLOGISTS	Unsecured	1,364.00	NA	NA	0.00	0.00
THE KROGER CO	Unsecured	296.00	NA	NA	0.00	0.00
VILLAGE OF HILLSIDE	Unsecured	1,700.00	NA	NA	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Unsecured	10,492.00	NA	10,491.72	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Secured	NA	10,491.72	10,491.72	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,918.07	\$2,521.70	\$404.30
All Other Secured	\$12,820.22	\$0.00	\$0.00
TOTAL SECURED:	\$30,738.29	\$2,521.70	\$404.30
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$24,140.38	\$0.00	\$0.00
TOTAL PRIORITY:	\$24,140.38	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,576.34	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,110.75</u>
Disbursements to Creditors	<u>\$2,926.00</u>
TOTAL DISBURSEMENTS :	<u>\$4,036.75</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/03/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.